

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL ANGELO PUNZALAN
REYES
SUSIEANN PINOS REYES
Debtor(s)

Case No. 15-34976

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/14/2015.
- 2) The plan was confirmed on 02/02/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/21/2017.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,807.00
Less amount refunded to debtor	\$987.00

NET RECEIPTS: \$7,820.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$345.06
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,345.06

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA	Unsecured	5,103.00	5,103.02	5,103.02	30.93	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	6,707.00	7,238.89	7,238.89	43.87	0.00
CERASTES LLC	Unsecured	4,421.00	4,687.00	4,687.00	28.41	0.00
CHASE CARD MEMBER SERVICE	Unsecured	2,995.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	953.00	995.64	995.64	0.00	0.00
CITIBANK NA	Unsecured	4,923.00	5,133.29	5,133.29	31.11	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	NA	343.62	343.62	0.00	0.00
DISCOVER BANK	Unsecured	8,238.00	8,298.72	8,298.72	50.29	0.00
EDGEBROOK RADIOLOGY	Unsecured	61.00	NA	NA	0.00	0.00
FLORIDA HOSPITAL MED CENTER	Unsecured	401.00	NA	NA	0.00	0.00
GK MEDICAL MANAGEMENT	Unsecured	309.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	2,658.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	15,158.00	14,841.63	14,841.63	0.00	0.00
PHYSICIAN IMMEDIATE CARE	Unsecured	80.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	2,569.00	2,569.60	2,569.60	15.57	0.00
PRA RECEIVABLES MGMT	Unsecured	6,293.00	6,293.46	6,293.46	38.14	0.00
PRA RECEIVABLES MGMT	Unsecured	3,007.00	2,877.37	2,877.37	17.44	0.00
QUANTUM3 GROUP LLC	Unsecured	606.00	606.41	606.41	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	2,159.00	2,390.65	2,390.65	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	2,516.00	2,458.39	2,458.39	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	618.00	853.03	853.03	0.00	0.00
QUEST DIAGNOSTIC	Unsecured	35.00	NA	NA	0.00	0.00
SWEDISH COVENANT HOSPITAL	Unsecured	1,995.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	2,070.00	2,270.62	2,270.62	0.00	0.00
USAA FEDERAL SAVINGS BANK	Secured	6,405.00	5,346.09	5,346.09	2,614.87	184.53
USAA FEDERAL SAVINGS BANK	Unsecured	15,021.00	14,912.38	14,912.38	90.38	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	18,349.00	18,589.53	18,589.53	112.66	0.00
USAA SAVINGS BANK	Unsecured	384.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	270,315.00	274,133.55	274,133.55	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	0.00	216.74	216.74	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK NA	Unsecured	315.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$274,133.55	\$0.00	\$0.00
Mortgage Arrearage	\$216.74	\$216.74	\$0.00
Debt Secured by Vehicle	\$20,187.72	\$2,614.87	\$184.53
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$294,538.01	\$2,831.61	\$184.53
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$85,621.62	\$458.80	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,345.06</u>
Disbursements to Creditors	<u>\$3,474.94</u>
TOTAL DISBURSEMENTS :	<u>\$7,820.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/07/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.